



11W 3693

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3026-00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeremy P. CLIFFORD et al.

Application No.: 09/838,194

Filed: April 20, 2001

For: SYSTEM AND METHOD FOR  
OFFERING CUSTOMIZED  
CREDIT CARD PRODUCTS

)  
) Group Art Unit: 3693  
) Examiner: Jocelyn GREIMEL  
) Confirmation No.: 1551  
)

### **MS: Amendments**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

### **AMENDMENT**

In reply to the Office Action mailed November 24 2008, the date for responding  
being February 24, 2009, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.